

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RONALD E. GARRETT

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-22780

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/06/2017 and confirmed on 11/21/17 . The case was subsequently  
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		180,617.39
Less Refunds to Debtor	3,025.89	
TOTAL AMOUNT OF PLAN FUND		177,591.50

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	9,417.50	
Trustee Fee	8,226.29	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		17,643.79

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WELLS FARGO BANK NA - TRUSTEE ET A Acct: 5093	0.00	51,365.47	0.00	51,365.47
	WELLS FARGO BANK NA - TRUSTEE ET A Acct: 5093	4,345.73	4,345.73	0.00	4,345.73
	COUNTY OF ALLEGHENY (RE TAX)* Acct: F195	832.95	832.95	420.40	1,253.35
	WILKINSBURG BOROUGH (RE) Acct: F195	1,988.76	1,988.76	0.00	1,988.76
	WILKINSBURG BOROUGH (TRASH) Acct: F195	422.39	422.39	0.00	422.39
	WILKINSBURG SD (WILKINSBURG) (RE) Acct: F195	4,641.84	4,641.84	0.00	4,641.84
	COUNTY OF ALLEGHENY (RE TAX)* Acct: F195	342.71	342.71	0.00	342.71
	PENN HILLS SD (PENN HILLS) (RE) Acct: 0H67	176.54	176.54	74.85	251.39
	PENN HILLS SD (PENN HILLS) (RE) Acct: 0H67	201.96	201.96	0.00	201.96
	PENN HILLS MUNICIPALITY (RE TAX) Acct: 0H67	57.45	57.45	25.16	82.61
	PENN HILLS MUNICIPALITY (RE TAX) Acct: 0H67	49.65	49.65	0.00	49.65
	ALLY FINANCIAL(*) Acct: 7680	19,486.08	19,486.08	862.24	20,348.32
	ALLY FINANCIAL(*) Acct: 1704	25,230.44	25,230.44	3,149.81	28,380.25
	VW CREDIT INC Acct: 1956	10,890.15	10,890.15	1,343.35	12,233.50
					125,907.93

Priority				
	LAUREN M LAMB ESQ Acct:	0.00	0.00	0.00
	RONALD E. GARRETT Acct:	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	RONALD E. GARRETT	3,025.89	3,025.89	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	2,517.50	2,517.50	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX9-18				
	STEIDL & STEINBERG	3,500.00	3,500.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX6/21				
	PA DEPARTMENT OF REVENUE*	96.47	96.47	0.00	96.47
	Acct: 9405				
	ALLY FINANCIAL(*)	0.00	19,361.18	0.00	19,361.18
	Acct: 4921				
	WELLS FARGO BANK NA - TRUSTEE ET A	250.00	250.00	0.00	250.00
	Acct: 5093				
					19,707.65
Unsecured					
	ALLSTATE INSURANCE++	0.00	0.00	0.00	0.00
	Acct:				
	KEYBANK NA S/B/M FIRST NIAGARA BANK	2,906.40	2,906.40	0.00	2,906.40
	Acct: 9235				
	MAIELLO BRUNGO & MAIELLO LLP	0.00	0.00	0.00	0.00
	Acct:				
	ONE MAIN FINANCIAL OF PA INC FKA SPR	2,415.31	2,415.31	0.00	2,415.31
	Acct: 3634				
	VERIZON BY AMERICAN INFOSOURCE LP	1,730.01	1,730.01	0.00	1,730.01
	Acct: 0001				
	PA DEPARTMENT OF REVENUE*	4.50	4.50	0.00	4.50
	Acct: 9405				
	P.A.A.C. TRANSIT DIV FCU	5,057.80	5,057.80	0.00	5,057.80
	Acct: 9405				
	VERIZON BY AMERICAN INFOSOURCE LP	1,334.47	1,334.47	0.00	1,334.47
	Acct: 0001				
	VERIZON BY AMERICAN INFOSOURCE LP	808.64	808.64	0.00	808.64
	Acct: 0001				
	QUANTUM3 GROUP LLC AGNT - CF MEDIC	75.00	75.00	0.00	75.00
	Acct: 2287				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JENNIFER L CERCE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	MARIO HANYON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	TUCKER ARENSBERG PC	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
					14,332.13
TOTAL PAID TO CREDITORS					159,947.71

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TOTAL CLAIMED	
PRIORITY	346.47
SECURED	68,666.65
UNSECURED	14,332.13

Date: 09/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

RONALD E. GARRETT

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-22780

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Ronald E. Garrett  
Debtor

Case No. 17-22780-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 26, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2023:

Recip ID	Recipient Name and Address
db	+ Ronald E. Garrett, 7939 Orlan Place, Verona, PA 15147-1546
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
cr	+ PAAC Transit Division FCU, 219 Fort Pitt Blvd, 2nd Floor, Pittsburgh, PA 15222-1559
cr	+ Wilkinsburg School District and Borough of Wilkins, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14670065	Allegheny County, c/o John Weinstein, Treasurer, P.O. Box 643385, Pittsburgh, PA 15264-3385
14670070	+ MBM Collections LLC, 3301 McCrady Road, Pittsburgh, PA 15235-5137
14655010	+ Ocwen Loan Servicing, P.O. Box 785056, Orlando, FL 32878-5056
14700689	+ P.A.A.C. Transit Division FCU, 219 Fort Pitt Blvd. 2nd FL, Pittsburgh, PA 15222-1559
14725018	+ Penn Hills Municipality, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14725017	+ Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14670073	Verizon, PO Box 646, Pleasanton, CA 94566
14745410	WELLS FARGO BANK, NATIONAL ASSOCIATION et.al, OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. BOX 24, WEST PALM BEACH FL 33416-4605
14670075	+ Wilkinsburg Borough, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14670076	+ Wilkinsburg Garbage, c/o Maiello, Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14670077	+ Wilkinsburg School District, c/o Maiello, Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 27 2023 05:55:28	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Sep 27 2023 05:52:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14670066	+ Email/Text: bankruptcy_notifications@ccsusa.com	Sep 27 2023 05:53:00	Allstate Insurance, Po Box 55126, Boston, MA 02205-5126
14655008	+ Email/Text: ally@ebn.phinsolutions.com	Sep 27 2023 05:51:00	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
14668960	Email/Text: ally@ebn.phinsolutions.com	Sep 27 2023 05:51:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14697541	+ Email/Text: ebnjts@grblaw.com	Sep 27 2023 05:52:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14672811	^ MEBN	Sep 27 2023 05:48:49	KeyBank N.A., as S/B/M to First Niagara Bank, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14670069	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Sep 27 2023 05:53:00	Keybank, PO Box 94722, Cleveland, OH

District/off: 0315-2

User: auto

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Date Rcvd: Sep 26, 2023

Form ID: pdf900

Total Noticed: 31

14684982	Email/PDF: cbp@omf.com	Sep 27 2023 05:55:46	44101-4722 ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15266199	Email/Text: BKEBN-Notifications@ocwen.com	Sep 27 2023 05:51:00	PHH Mortgage Services, Attn Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
14670513	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 27 2023 05:52:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14736599	Email/Text: bnc-quantum@quantum3group.com	Sep 27 2023 05:52:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14670072	+ Email/PDF: cbp@omf.com	Sep 27 2023 05:56:05	Springleaf Financial Services, PO Box 742536, Cincinnati, OH 45274-2536
14674391	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Sep 27 2023 05:52:00	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14706266	Email/PDF: ebn_ais@aisinfo.com	Sep 27 2023 06:06:38	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14655011	Email/Text: vci.bkcy@vwcredit.com	Sep 27 2023 05:53:00	Volkswagen Credit, P.O. Box 17497, Baltimore, MD 21297-1497

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PHH MORTGAGE CORPORATION
cr		VW Credit, Inc.
cr		Wells Fargo Bank, National Association As Trustee
cr		Wells Fargo Bank, National Association as Trustee
14655009	*+	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
14670067	*+	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
14670068	*+	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
14670071	*+	Ocwen Loan Servicing, P.O. Box 785056, Orlando, FL 32878-5056
14670074	*	Volkswagen Credit, P.O. Box 17497, Baltimore, MD 21297-1497

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

District/off: 0315-2

User: auto

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Date Rcvd: Sep 26, 2023

Form ID: pdf900

Total Noticed: 31

Name	Email Address
Beverly Weiss Manne	on behalf of Creditor Ally Financial bmanne@tuckerlaw.com bewmanne@aol.com,jrusnack@tuckerlaw.com
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor VW Credit Inc. bnicholas@kmlawgroup.com
James A. Prostko	on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. jprostko@c-vlaw.com, jamesprostko@gmail.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jennifer L. Cerce	on behalf of Creditor Wilkinsburg School District and Borough of Wilkinsburg jlc@mbm-law.net
Jerome B. Blank	on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. jblank@pincuslaw.com, brausch@pincuslaw.com
Lauren M. Lamb	on behalf of Debtor Ronald E. Garrett julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Maribeth Thomas	on behalf of Creditor Ally Financial mthomas@tuckerlaw.com maribeth.thomas@gmail.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2006-1, Asset-Backed Certificates, Series 2006-1 wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Matthew Fissel	on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2006-1, Asset-Backed Certificates, Series 2006-1 matthew.fissel@brockandscott.com, wbecf@brockandscott.com
Neal R. Cramer	on behalf of Creditor PAAC Transit Division FCU nrc@jpilaw.com mgh@jpilaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor Wells Fargo Bank National Association As Trustee For et. al. pawb@fedphe.com
Thomas Song	on behalf of Creditor PHH MORTGAGE CORPORATION pawb@fedphe.com
TOTAL: 17	